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U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT  
OF GEORGIA

2019 JUN 11 PM 3:53

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CLERK

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA

CASSANDRA JOHNSON-LANDRY

DEBTOR

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CASE NUMBER 18-55697LRC

CHAPTER 7

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**RESPONSE TO DENIAL OF DEBTORS MOTION TO CONVERT**

CASSANDRA JOHNSON-LANDRY, DEBTOR, PRO-SE, Currently  
submits request for reconsideration of DENIAL of Motion to Convert back to  
Chapter 13 on March 28, 2019 via court hearing with presiding judge Lisa Ritchey  
Craig, United States Bankruptcy court Northern District of Georgia.

As stated in (DOC 178), the original Petition was filed on the 3<sup>rd</sup> Day of  
April 2018. My Bankruptcy case has resided within the US BRC of Northern Court

of Georgia for over 1 year. Due to the ASTRONOMICAL financial demands, which included the Debtor and Co-Debtor required to maintain ALL submitted uninvestigated Mortgage Fraud payments associated with submitted Proof of claims from CREDITORS/Vendors, was required to be paid by both the Debtor and Co-Debtor, in addition to all rearranges amounts. These are NOT OUR DEBTS. Debtor and Co-Debtor were forced to convert to a Chapter 7. This was INTENTIONAL, MALICIOUS and PREMEDITATED by the Chapter 7, Chapter 13 and others to ensure the DEBTOR is basically financially exhausted and with no assets.

Given there were two commercial properties involved, it was later revealed the conversion to Chapter 7 would allow FRAUDULENT LIQUIDATION and the ability for Trustees, Attorneys and Judges to eliminate both Commercial Properties, without questions, Both Commercial buildings had clouded titles and I was the Guarantor on the one SBA LOAN FOR THE BUILDING ONLY (3547 Habersham at Northlake, Tucker Ga 30084), This building was listed on my Initial Chapter 13 Bankruptcy packet in addition to 3554 Habersham at Northlake Bldg h, Tucker Georgia 30017. Please note Mental Health agencies servicing both children and their families were being service, not to mention staff training were took place in both building to include the non-profit: Atlanta Center for Health. According to the IRS we did not file our taxes as required. This was NOT TRUE. I have

submitted numerous reports to the OIG of the Postal Service due to Mail Fraud and Tampering. It appears my Previous Business Partner, Jeff Atkison, in collaboration with Attorneys and others developed incestuous relationship in order for the building illegal foreclosure and illegal eviction. After further research, it appears my previous business partner, even after he abandon the agencies, without a clear transition plan, I agreed to purchase the business from him knowing families and children could not be abandoned. Unbeknownst to me my credit and additional documents were being created to for HIS Self-Financial Gain. His last remarks to me was "I am payed now".

Commercial property addressed: 3547 Habersham at Northlake Bldg F was represented by Nelson Mullins Law firm, there was a FRAUDULENT DEED OF POWER signed by Readycap lending now Ready Capital. Name changes or creation of new subsidies are SOOOO obvious. . The assigned Attorney, Greg Taube falsified various documents in order to obtain possession of 3547 Habersham at Northlake Bldg F, Tucker Ga 30084. It appeared my credit was utilized to purchase the land the building was building on which is common ground, again utilizing my credit and I was under the impression I was purchasing 3547 Habersham at Northlake, Bldg F Tucker Georgia 30084 via Minority SBA Loan. I will not continue to provide the history because ALL COURT OFFICIALS

AND TRUSTEES were always aware of the illegal activity, BUT NO ONE REPORTED IN, Instead a Liquidators and the Judge's approved attorney was approved to represent the Liquidator, S, and Gregory Hays. Of course I objected, because I was fully aware of what was taking place. If you don't investigate and use the Debtor as the Scapegoat, the Debtor is the reason for case dismissal. The incestuous and passive aggressive behaviors continues when the Truth is told Readycap Lending which was the SBA Servicers, As a matter of fact, the payments were pocketed illegally. This is not uncommon, as there is additional evidence court ordered payments from tenants are being paid Attorney's, Trustee's and others political figures.

The commercial building located at 3554 Habersham at Northlake, Bldg H, Tucker, Georgia 30084, was also illegal foreclosed on and illegal eviction took place. In fact, illegal documentation which will not be mentioned in this reconsideration was utilized by the DEKALB COUNTY MARSHALLS DEPARTMENT to assist in with the illegal eviction. I previously submitted a copy of a text message sent to me identifying parties involved. Law firms involved with this transition included Rountree Lietman, assigned Attorney David Klein Esq and Arnall, Gregory and Gordan, Additional Key individuals in both transactions included Chapter 7, 13 and Regional 21 Trustees.

I find it hard to believe the presiding judge Lisa Ritchey Craig was unaware of these transactions. All furniture in 3554 Habersham was stolen. There is solid evidence to include video and seventy five percent of all items in Bldg F was damaged, stolen and unsalvageable. The submitted documentation by the Marshall's department stated I was NOT PRESENT. Apparently, there are extreme cognitive processing issues with all involved. I was on location with witnesses after I received the phone call from a business owner in the office park stating, the Dekalb County Marshalls, which possible headed to the building to evict me. I arrived between 10:00am and 10:30am and I do have witness and footage.

This was a PERSONAL ATTACK given a major TORT Claim was filed with the Department of Justice PRIOR to these events, Also, there amount of forgery is UNBELIEVABLE.

The response to this reconsideration is CRUCIAL as the DENIAL for reconversion with all supporting facts are NOT associated with reasons regarding the Debtors Denial, but a cover to STEAL and LIQUIDATE all assets this Debtor has have worked hard for, for the purpose of helping humans to heal through Gods given gifts to me. This would eliminate the Legacy as outlined in God given goals

for those who are Blessed by Him, in addition to creating a threat for others... Let's be real there is racism and discrimination, greater NOW than ever, how DARE this Black Couple think they are above the law and should be entitled to the same level of justice and status Whites who are in "POWER", Wake up you hold NO POWER only God, Because the Bankruptcy Court is a FOR-PROFIT entity, the level of Entitlement and Privilege does not exist with ANY human. But, for MY CASE it does. Of course my request would be denied. What else would I have expected? Approval meant "YOUR" inability to take what was unlawfully yours. RICO would you say? Furthermore, NO-ONE is above God's Law!

With the above introduction allow me to address all given excuses which violate my rights according to the constitution YOU adhere to. For future reference there are actually FOUR CONSTITUTIONS. Please keep in mind YOUR system created this.

Beginning with page 2 in reference to the Court's Denial for conversion, as stated in my previous summarization, I understand the Court's ability to deny the motion and there are particular aspects and parameters a Debtor must follow in order to request such conversion for approval, however the trade NOT practice is

HIGHLY subjective and will also be manipulated in order to rule against Plaintiff's or Defendants in order for one party to obtain the advantage.

What is Good Faith? I can honestly and truly state this is CERTAINLY not being modeled within the Bankruptcy System. This seems to be a "Generic Phrase" which is utilized throughout the Bankruptcy System. It serves to minimize, degrade or attack particular individual's character. Bad Faith is the exemplary word, meaning:

1. Excessive Embezzlement
2. No valuable Consideration was Given
3. Real Property Insurance Plans Such as Mortgage Were Not Valid
4. Commercial Properties were sold as if they were Property Mills. There were at least 4 to 5 individuals owning the Same Building
5. The "Good Ole Boy" network created Fraudulent Title Company, knowing they owned the building in the Habersham Office Park, but proceeded to resale them every 5 to 6 years via plotting ways to create Fraudulent Foreclosures and Evictions even if the building were not in Default
6. The title for the majority of the buildings were clouded.
7. The majority of the buildings are "FRAUDULENTALLY" owned by Real Estate Attorneys who create Fraudulent Titles and Deeds

8. Common Law Liens are not paid as required
9. Lift of Stay is given to assist in the cover up of the Ponzi Schemes
10. The Condo Association continues to steal and embezzle money, which is being used to purchase any and all available building.
11. Of Course "BLACK FOLK" are NOT entitled to owned properties such as this.
12. County Tax Assessors and Appraisals offices are receiving kickbacks for record and name changes on deeds, taxes.

Every human does not have the ability nor trained to utilize various parts of their neurological structure for abstract reasoning or the implementation of critical thinking. In other words, if the Bankruptcy System does not operate in "Good Faith", such as "STEALING" from others and placing INCOMPETENT individuals such as Trustees with Low Self Esteem, Lack of Empathy and Compassion for others, I suggest this terminology be TOTALLY eliminated. The ending result, Every Individual is out for SELF GAIN AND PROFIT. Again this falls under the RICO ACT. As it relates to being a Debtor this is DEFINITELY not the case, As a matter of fact the level of retaliation currently being utilized against us is very INCESTOUS and TRAUMATIZING causing irreparable Harm and EXCESSIVE financial damage.



The Trustee argument, page 3, referencing giving the Debtor EVERY CHANCE to repay the debt. While under Chapter 13 I was always timely and several times paid ahead. As a matter of fact, it was stated to us there would be a FRAUD INVESTIGATION based on the number of mortgages taken against our properties, The Conversion to Chapter 7, after changing Trustee several times due to conflicts, which were not any fault created by us, a Chapter 7 Liquidator was assigned and we were not informed of his PRIMARY ROLE. He was not an attorney which was and is a major concern still, In addition, he is a MAJOR CONFLICT as evidence supports his involvement with obtain<sup>ing</sup> illegal documents to obtain both commercial buildings. In addition, the Chapter 7 Trustee's Attorney was recently found to be a conflict, as he served as the Chapter 7 Trustee for my biological sister. The assigned attorney's purpose along with the "MOVEMENT" was to exhaust EVERY ~~TRAMN~~ asset we worked for. So, let's disregard the catch phrase "GOOD FAITH".

As stated, my Chapter 13 payments were timely and prior to the scheduled date for several of them. I was FORCED by the JUDGE to continue making all FRADULUENT PAYMENTS in addition to a substantial amount in the range of 20,000.00 to 30,000.00 as a premeditated plan to convert to a Chapter 7 after our

worth was revealed, and later told all monies would be placed into a TRUST until the investigation was over. What a Ponzi scheme. A For Profit Institution utilizing financial resources of others to accumulate interest and possibly provide entities or individuals with loans, I guess someone was taking classes at Deutsche University. Given, Deutsche created this MESS of a situation for us. So, EVERYONE on the click benefit, but the victim of Identify Theft and Fraud continues to suffer. NO HAPPENING ON THIS WATCH!

Being accused of seeking motivation for reconversion is basically an example of bad faith must pertain to both the morals and values of yourself and those around you. I take offense to this statement as it is both slanderous and subjectively discriminatory. As I continued to read this Motion of Denial, it's very obvious the writer was experiencing excessive difficulty trying to justify why the Debtor should NOT be allowed to convert. If I convert, there is nothing to liquidate. In addition, I submitted a list of Intentions. Unfortunately, the presiding judge is allowing another individual to make decisions regarding our estate. Your degrading of our "STATUS CHANGE" in the last court hearing was UNACCEPTABLE. Regardless of the Court's Views, we have THE RIGHT TO CONTROL OUR AFFAIRS AND ENTIRE ESTATE. We have denounced EVERY Power of Attorney, Trustee and other decision making bodies retroactive

to our birth. Yes, IT'S REAL. As stated due to our color we have to achieve and work to obtain PRIVILEGE. The term Entitlement is HIGHY Narcissistic so which is not used in our vocabulary, No one is Entitled nor ABOVE THE LAW. It is OUR goal or ensure ALL PARTIES involved receive lawful consequences. This process has begun.

Let me remind you PRIOR to uncovering the mess YOUR Colleagues created for us, our credit was in good standing. It appears there is a racial bias/view as it relates to minority particular minority groups. This seems to be a common them within the BRC in its totality. Over 65 percent of the debts referred to on page 3 refer to Fraud, again created amongst your peers such as Real Property Attorney's and others. Believe or not, there are BLACK FOLK WHO PAY BILLS! Litigation of claims, it appears to me the both the TRUSTEES 7 and 13 should have performed their duties as this is a part of their Job Function. If not other remedies should have been sought. Which chapter 13 Meeting of the Creditors, Not to mention my rights were violated by both Trustees. If you had debts you didn't create would you pay or dispute them? EXACTLY! I continuously requested a Fraud investigation throughout each hearing. It appears this process did not take place under the Chapter 7 nor 13 Trustee. The presiding judge made the statement, "Ms. Landry I see 14 loans on one home". I do not feel

her statement was genuine nor was she concerned, however it provided a way to lift the stay on our properties for indirect monetary gain.

I am consistently contacted by authorities regarding the actions of all parties involved and their movements within this case this is for testimonial evidence. Also, the number of individuals individuals working within the federal system, who are compassionate and has a goal of prosecuting wrongdoers supersedes the number of individuals working within to ensure wrongdoers are caught. I am still disputing claims, but unable to retrieve particular documents, resulting in wait periods and utilizing Federal Departments to secure them.

Allow me to remind you at the time of both meetings, I was under Medical Care. I had and still have Neurological, Physical and Trauma Issues currently being dealt with. Your Oath is no different than any other professional's, "Do No Harm to No Client", Well, I can't say this as it relates to the Bankruptcy Court. I understand the Bankruptcy Court is voluntary, however it is a resource which is needed by many and it MUST be ETHICAL and not ABOUT MONEY and self-gain. Within no court should there EVER be a groups of predators targeting humans, who are experiencing life's tragedies, for personal self-gain. Yes, I will continue to dispute my claims. If I can recall, I also stated some of the claims were

creditable, but the amounts were questionable. The secured debts HAVE NOT BEEN VALIDATED so this means someone needs to do their job and stop LIFTING STAYS AND LIQUIDATING on Properties because, the motto is 'NO WHISTLEBLOWERS ON OUT COLLEAGUES'. If particular individuals would stay out of the back pockets of DEBTORS, they are not CREDITORS families would have homes and legacies.

Disruptive Behavior is a psychological term and too many can be interpreted as offensive, traumatizing and demeaning, Examples of specific behaviors are: belittling or berating others, intimidation and exhibiting passive aggressive behaviors. The above interpretation and examples are terms which relate to the direct impact, which has and is currently being experiencing by Debtor and Co-Debtor, by parties involved with referenced case. Given, I have dealt with Disruptive Behaviors amongst others, I would not recommend utilizing this term in regards to other humans.

The exhibiting of Disruptive Behaviors are constantly displayed during scheduled court hearing. Given, the situation such as this, any human would be mad, angry and exhibit a lack of patience. Dealing with Fraudulent Situations which were not created by you, but the DEBTOR is required to provide the Proof

of Burden, in order to maintain a livelihood in order to survive. This is a very depressing situation to be placed in. No, it's not fair. However, whenever there is a resource, you assume could help you, the individual does not need the resource to work against them. For example, analyzing a case to obtain ways to exploit and degrade humans who are already traumatized prior to engaging.

Trust does not exist in this world. Given we are residing in a place where individuals are not seen nor treated equally, two strikes against you have been established already. Given the many unhealthy and unethical relationship which exist prior to the individual utilizing the resource, the background work is completed before your first meeting. In other words, as a living breathing species, we should know the value, worth and character of others based on communication and HEALTHY established relationships. This is the base for successful outcomes, but if outcomes are successful, there would be far less Billionaires in the world.

I have requested the Chapter 7 Trustee submit verification on the Carrier's Letterhead of the 115,000.00 Life Insurance Policy. As we have researched, but unable to verify. We are praying there is a policy we are unaware of. We have no intention of covering or attempting to hide policies etc. This would not benefit our situation. There was annuity listed with the beginning value of 100k

dollars. When the statement, “regarding the Debtor not disclosing a 100k + insurance policy, I contacted the Trustee & S Gregory Hayes twice approximately June 6 through June 8 of 2019.. The second email was an auto response stating he was out until Monday. I requested a copy of verification of this policy on the INSURER’S Letterhead. After further investigation, the Chapter 7 Trustee was not truthful. There is no hidden policy, it appeals, he took it upon himself to transfer balances from accounts possibly Retirement Annuity and placed them into an AGGRESSIVE Fund and stated it was a hidden Life policy with a 100k+ value. How Sick! The presiding judge provided full reign to the Chapter 7 Trustee so he feels, he is the “Master on the Plantation.” As I have stated multiple times he is UNETHICAL and needs to be removed.

In the interim I have submitted outstanding receivables, and accidents reports of previous accidents. These accidents have caused harm physically, mentally and emotionally as previously stated. I attempted to obtain representation for my accident case, however I know for a fact there was sabotage, which caused the selected attorney to not take my cases on. I was questioned by the presiding judge why I choose to recruit outside of the state, “I responded there was too much corruption”.

Both the Chapter 7 and 13 Trustees were notified of the outstanding payments owed by the Department of Family and children Services, however given the list and proof contained names of individuals who are state officials, attorney's and others on the payout list, it appears this would uncover the illegal taking of Federal Funds by individuals who cannot provide or receive services. By Law. "Any and all Court Officials are required to report fraud and all illegal engagements". This refers to the previous statement referring to the Debtor utilizing the BRC as a litigation platform. WOW!

The denial for conversion and all UNJUSTIFIED reasons is merely a cover to protect colleagues/peers from being persecuted. In the meantime, as I continue to submit evidence which is incriminating, Passive actions are taken against both the Debtor and Co-Debtor. For example, On May 31, 2019, I uploaded SEVERAL of the Fraudulent 1098 Forms for each Real Property, in addition to modified court transcripts regarding an Adversarial Action filed against the Debtor. Ironically, after one year of being a Petitioner in the United States Northern District Bankruptcy Court, on May 31, 2019, a Lift of Stay was granted on one of my personal properties. Of course, the property was abandoned by the Trustee. The goal of such behavior is to threaten both parties with embedded messages of the



more you submit the more we take. But, yet the labeled as possessing Disruptive Behaviors was utilized, referring to Debtor?

Whenever, I receive levels of communication from Governmental Agencies, Offices and Institutions regarding this case, I am questioned and recorded regarding court outcomes and wrongdoings of court officials, I provide what is needed such as documents and more. Just knowing the level of monitoring regarding this case is highly extensive and detailed does provide a level of relief. Every movement of all parties involved are predicted PRIOR to the action taking place. There has been an excessive number of wrong movements and decisions made which are very obvious. The statement is always, "The goal of the BRC is to make decisions in regards to the what is in the BEST interest of the estate," Incorrect, the goal is to take from others in other to increase the NET WORTH of the court and Court Officials.

In other words, I will not allow this court to shift blame and identify the Debtor as the Scapegoat. The watchers are fully aware. It's not just Georgia there are other individuals in various states also actively involved. There's a reason for their contacts. I would recommend being Proactive versus Reactive. Exhibiting good intentions to restore displays, "GOOD FAITH". I am sure this will be taken

into account. We are FULLY aware of the manipulative planning to unlawfully take money from a federal system and minorities, such as ourselves are the target.

**NO DEBTOR IS REQUIRED TO PAY A CREDITOR FOR ANY DEBTS**

**THE DEBTOR DID NOT CREATE. Hint: Land is Common Ground in**

**Office Parks and Subdivision. It appears someone may suggest damage**

**control. Please do not attempt to change documents such as Property Taxes,**

**Deeds, Property Appraisal and more to cover all wrong doing. Everything is**

**printed and submitted months ago, in addition to backed up 15 times. We are**

sick and tired of your lies and also there are possession to the best of my

knowledge. However, this is NOT an excuse for with Trustees to begin the Fraud

investigations on both Commercial and Personal Properties. Both were is

possession of all fraudulent 1098's. Not to mention there are additional fraudulent

loans I did not upload. It appears uploading documents such as EXHIBITS

provides individuals opportunities to modify in order to cover what HAS NOT

taken place regarding their Fiduciary Duties, There is a major conflict with a great

proportion of the BRC judges, as many were previously employed by Law firms

are were assigned to ILLEGAL foreclose on our properties, Please note we have

the Original Warranty Deeds, The presiding judge's previous firm was assigned to

foreclose on one of our personal properties and also conflict with another

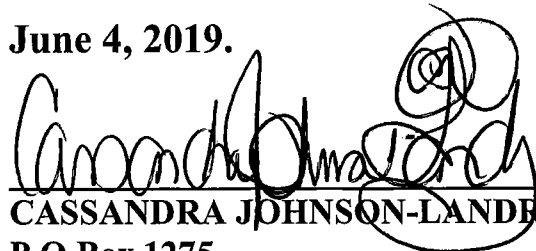
individual which is conflictual in natural, but no one disclose these issues, Due to

the Passive Aggressive Behaviors being exhibited such as Lifts of Stays. I do not want this individual to suffer the consequences. I have submitted requested documents which were in my duties.

In closing, we are amendable to fair and just action. We believe is being PROACTIVE VERSUS REACTIVE. However, we will not all MAN to remove God's Blessings for Greed. I would not suggest consider engaging in any level of physical retaliation which involves the Debtor, Co-Debtors or their family members. Any action taken will involve the utilization all Legal and Lawful remedies which are prohibited by the Constitution of the United States.

**IN ADDITION, Congressional Authority has been requested to preside over this case for close and excessive monitoring, I was not even notified of the Lift of Stay of 869 Natchez Valley Trace, Grayson Georgia 30017. It was signed May 31, 2019 and uploaded**

**June 4, 2019.**

  
CASSANDRA JOHNSON-LANDRY, PRO SE  
P.O Box 1275  
GRAYSON, GEORGIA 30017  
678.860.3621

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA**

**CERTIFICATE OF SERVICE**

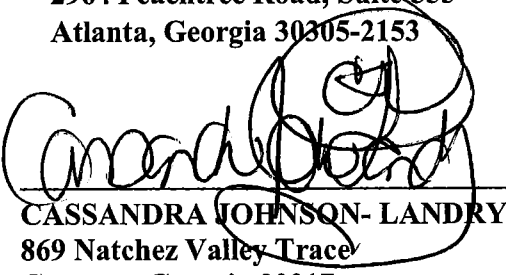
I hereby certify, I **CASSANDRA JOHNSON-LANDRY** have served on the 10<sup>th</sup> day of June, 2019 RESPONSE TO DENIAL OF CONVERSION deposited in the exclusive care and custody of the United States Postal Service Via CERTIFIED MAIL, addressed to the parties listed herein below. I am also over the age of 18 years.

**1. S. GREGORY HAYS, CHAPTER 7 TRUSTEE**

**HAYS Financial Services  
2964 Peachtree Road, Suite 555  
Atlanta, Georgia 30305-2153**

**2. HERBERT BROADFOOT, Esq**

**Attorney for S. Gregory Hays, Chapter 7 Trustee  
2964 Peachtree Road, Suite 555  
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